

Dr. Michael and Mrs. Marsha Eden
150 Native Trace
Nicholasville, KY 40356

Mr. Paul Clift
Traditional Bank
3333 Lexington Road
Paris, KY 40361

RE: Jeff Scates-Scates Builders

September 21, 2009

Dear Mr. Clift,

This letter is in reference to Jeff Scates and Scates Builders. We have known Jeff Scates for approximately 6 years. In this time period, we primarily knew Jeff through our mutual connection, Lexington Christian Academy. We had significant contact with him through school and knew him to be of very good character. Two years ago, we began the process of looking for a new home. A house under construction at that time in Jessamine County caught our attention, primarily because we knew that Jeff Scates was the builder. Our experience working with him has, to this day, been a very pleasant experience. Any issues that we have encountered, have been addressed by Jeff in a timely manner. We have had the opportunity to speak with practically all the other sub-contractors that he uses, and they all voiced to us, their pleasure and satisfaction in working for Jeff. We would not hesitate in using Jeff Scates for other projects or homes in the future. If you have any questions, please feel free to contact us at (859) 272-5299.

Sincerely,

Mike and Marsha Eden